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JUL 02 2007

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal )  
Serial No: 10/046,834 )  
10 Filed: 01/15/2002 )  
; For: A PRIVATE AND SECURE )  
; PAYMENT SYSTEM )  
15 Examiner: OVEBISI, OJO O. )  
Attorney Docket: 11195.37 )

AMENDMENT AND RESPONSE TO OFFICE ACTION  
20 FOR RESTRICTION OF CLAIMS

Commissioner for Patents  
P O Box 1450, Alexandria, VA 22313-1450

25 Sir:  
This amendment and response is to the Office Action dated May 31, 2007, having a shortened statutory period for response of one month set to expire on June 30, 2007. This amendment and response is timely filed within the statutory period.  
30 Please restrict the claims and amend the above-captioned patent application as set forth below.

35 CERTIFICATE OF MAILING UNDER 37 CFR §1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on June 28/2007 by  
40 Tara Chand Singhal TARA CHAND SINGHAL, Applicant